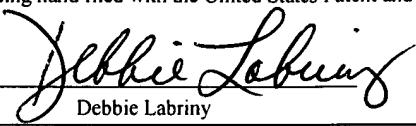


PATENT
Docket No. 482772000500

CERTIFICATE OF HAND DELIVERY

I hereby certify that this correspondence is being hand filed with the United States Patent and Trademark Office in Washington, D.C. on February 12, 2003.


Debbie Labriny

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Trade
Feb 13

In the application of:

Kirk WATKINS

Serial No.: 09/497,142

Filing Date: February 3, 2000

For: A SYSTEM AND METHOD FOR
USING A PAYROLL DEDUCTION
CARD AS A PAYMENT INSTRUMENT

Examiner: Charles R. Kyle

Group Art Unit: 3624

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FEB 14 2003
GROUP 3600

AMENDMENT UNDER 37 CFR 1.111

Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Office Action dated September 19, 2002, please amend this application as follows.